accident year	payment delay (in years)									
	0	1	2	3	4	5	6	7	8	9
1	5,947	9,668	10,564	10,772	10,978	11,041	11,106	11,121	11,132	11,148
2	6,347	9,593	10,316	10,468	10,536	10,573	10,625	10,637	10,648	
3	6,269	9,245	10,092	10,355	10,508	10,573	10,627	10,636	10,647	
4	5,863	8,546	9,269	9,459	9,592	9,681	9,724	9,735	9,745	
5	5,779	8,524	9,178	9,451	9,682	9,787	9,837	9,848	9,858	
6	6,185	9,013	9,586	9,831	9,936	10,005	10,057	10,067	10,078	
7	5,600	8,493	9,057	9,282	9,420	9,485	9,534	9,545	9,555	
8	5,288	7,728	8,256	8,445	8,570	8,630	8,675	8,684	8,693	
9	5,291	7,649	8,243	8,432	8,557	8,617	8,661	8,671	8,680	
10	5,676	8,471	9,130	9,339	9,477	9,543	9,592	9,603	9,613	
$\hat{f}^{CL}$	1.493	1.078	1.023	1.015	1.007	1.005	1.001	1.001		